

Monthly Payment Plan: Frequently Asked Questions



A \$100,000 insurance policy can represent a significant upfront expense, especially when visa applications may be delayed or refused and many visitors do not intend to stay in Canada for a full year. Unlike other Canadian insurers that require the full premium to be paid in advance, 21st Century Travel Insurance offers a Monthly Payment Plan which is fully compliant with IRCC rules and requirements. Below are answers to frequently asked questions.

Q: Where can I purchase this plan?

A: From your preferred contracted 21st Century Travel Insurance agent.

Q: What information will be required at the time of purchase?

A: We will need full names (as appear on passports), dates of birth, country of origin, sponsor name and planned travel dates to Canada. If over age 59, you will also need to be able to answer questions about each applicant's health history and current medical conditions to determine eligibility for the Enhanced plan. The Effective Date of the policy should be based on the planned Arrival Date and match the date you use in your visa application in the 'details of visit' section. With most visa applications, the real date of arrival won't be determined until after the visa is issued by IRCC. Premium payments must be made by Visa or MasterCard. Your authorization will be required at the time of purchase to authorize us to charge regular monthly payments to your card following Activation of the policy. There is a form for this, or you can avoid the form by paying through a secure payment link.

Q: How much will I have to pay up front to buy a monthly payment policy?

NEW VISA APPLICATION

Policy issued in 'Pending' status, with no confirmed arrival date/travel plans booked.

You pay a premium deposit equal to 2 months of the total premium (two-twelfths of a 12-month policy or two-twenty-fourths of 24-month policy) plus a one-time non-refundable \$50 Policy Fee. This deposit is non-refundable while awaiting a decision on the visa application and is also non-refundable once the entry visa is issued.



ALREADY HAVE THE VISA

Policy issued Activated with a confirmed arrival date, or if you are already in Canada.

If the entry visa has already been issued (or no visa is required) and the actual travel dates are known (or you are already in Canada), the policy should be 'Activated' at the time of purchase and the initial payment will be 3 months plus the policy fee. For Activated policies, regular monthly payments will start one month after the Effective Date of the policy.



In both cases, the 2-month deposit is used to pay for the last 2 months of the policy term (either months 11 and 12, or months 23 and 24). It is not payment for the first 2 months.

Q: What will I receive as proof of mandatory insurance to submit to IRCC?

A: Submit the Policy Confirmation to verify purchase with your visa application. IRCC is very familiar with 21st Century's Visitor to Canada Monthly Payment Plan and our confirmation documents.

Q: How is a 'Pending' policy 'Activated' (if not Activated when it was issued)?

A: You only 'Activate' a policy once the visa is issued by the government and the actual Arrival Date has been confirmed (or if you are already in Canada). The policy will be held in a 'Pending' status until the actual travel arrangements can be confirmed. Your deposit is held on account. While the policy is held as 'Pending', no coverage is in force, and you make no further premium payments beyond the initial deposit and policy fee. You must contact us or your agent to Activate the policy before arrival. We then charge a third payment to the credit card on file, and you will be issued a new Policy Confirmation to match the real travel dates. This will be the paperwork that is provided to Canada Border Services Officers to prove insurance upon entry into Canada. Regular monthly payments will start one month after the Effective Date of the policy. Payments continue for 9 monthly installments (or 21 more on a 2-year policy) until the policy is fully paid or until the visitor leaves Canada and you cancel the policy mid-term.

Warning: Failure to Activate prior to arrival means you will have no coverage upon arrival; your coverage will not commence until you pay the third installment (the Activation premium) and your policy will also have a waiting period once it is Activated.
Claims will not be honoured on a Pending policy that has not been properly Activated.

Q: Will my deposit premium be refunded on a Pending policy if the visa application is denied by IRCC?

A: YES! Send us the refusal letter within 30 days of the date on the letter, and the deposit premium will be refunded to the credit card. The \$50 policy fee is nonrefundable. Additional documentation may be required if the letter is submitted more than 30 days after the date on the letter.

Q: Can the policy be cancelled if the Visitor returns to the country of origin before the Expiry Date (an early cancellation)?

A: YES! – Promptly send us a boarding pass showing return to your country of origin. A refund for early cancellation can be applied for even if you have made a claim under the policy. Refund requests must be submitted within 30 days of the date on which you want the policy to be cancelled. Delayed requests may not be able to be backdated and may require further documentation to process.

Q: What happens if I leave Canada but do not return directly to my country of origin?

Returning to country of origin but spending time in another country first

This is what we call a 'Side-trip', and the policy does provide coverage on side trips. If you want the policy cancelled as soon as you exit Canada, you must notify us BEFORE you leave Canada. Otherwise, you will automatically be covered in the other country until the earliest of the date:

- we receive your request to cancel, or
- you do return to your country of origin, or
- you reach the maximum number of days that you can be covered on a side trip(s).

Leaving Canada but not returning to the country of origin

This is also a 'Side-trip', and the policy does provide coverage on side trips. If you want the policy cancelled as soon as you exit Canada, you must notify us BEFORE you leave Canada. Otherwise, you will automatically be covered in the other country until the earliest of the date:

- we receive your request to cancel, or
- you reach the maximum number of days that you can be covered on a side trip(s).

Q: How do we calculate the refund on an early cancellation?

A: When you cancel the policy early, overpaid premium will be refunded on a pro-rata basis from the date of early return. If the visitor leaves any time within the first 2 months, we retain 2 months as a minimum premium. Otherwise, we keep only the premiums relating to any time while we were on risk. A \$25 fee applies to early cancellations.

Q: When are scheduled premiums charged?

A: Upon Activation of the policy, you will have paid for 3 months. The 2-month deposit will be used to pay the final 2 months of your policy if you stay for the full term. Regular, scheduled monthly payments start one month after the Effective Date (on the same day in the month). For example, if your policy starts on the 15th of a month, we will be charging premiums on the 15th day of each month after the policy is Activated.

Q: What if I want to return to my home country for a short visit?

Option a) – Leave the policy in force (although you are not covered while within the country of origin). Monthly credit card charges continue as usual. When you return to Canada, the coverage is automatically reinstated. There is no refund available for the time you temporarily travelled to your country of origin.

Option b) - Request early cancellation of your policy; in this case, the Canadian government would require you to purchase a new 365-day (or 730-day) policy prior to re-entering Canada at some point in the future.

Q: What do I do when my policy is approaching its expiry date and I am still in Canada?

A: Contact your agent to purchase another Monthly Payment Plan. You will need to satisfy the eligibility requirements and pay the required premium, based on your age at that time. We also offer the Monthly Payment Plan on a 2-year policy for added flexibility.

Let us help you find the best solution
to your Visitor to Canada needs.

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